Case 18-23027-MBK Doc 32 Filed 12/15/19 Entered 12/16/19 09:25:18 Desc Imaged Certificate of Notice Page 1 of 3

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C.

216 Haddon Avenue, Suite 406

Westmont, NJ 08108 Main Phone: 609-250-0700 dcarlon@kmllawgroup.com Attorneys for Secured Creditor

Bayview Loan Servicing, LLC

In Re:

Mohamed Mohamed,

Debtor.

f 3

Order Filed on December 13, 2019 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: <u>18-23027 MBK</u>

Adv. No.:

Hearing Date: 12/3/19 @ 9:00 a.m.

Judge: Michael B. Kaplan

ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.**

DATED: December 13, 2019

Honorable Michael B. Kaplan United States Bankruptcy Judge (Page 2)

Debtor: Mohamed Mohamed Case No: 18-23027 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR

RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Bayview Loan Servicing, LLC, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 53 Chestnut Street, Woodbridge, NJ, 07001, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Bruce C. Truesdale, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of December 3, 2019 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due October 2019 through December 2019 for a total post-petition default of \$4,536.38 (2 @ \$1,535.24, 1 @ \$1,591.28, less \$125.38 in suspense); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the balance of the arrears in the amount of \$4,536.38 will be paid by Debtor remitting \$756.06 per month for five months and \$756.08 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on January 1, 2019 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume January 1, 2019, directly to Secured Creditor's servicer, Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and motion for relief is hereby resolved.

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United States Bankruptcy Court District of New Jersey

In re: Mohamed Mohamed Debtor Case No. 18-23027-MBK Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 1 Date Rcvd: Dec 13, 2019

Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2019.

db +Mohamed Mohamed, 53 Chestnut Ave, Avenel, NJ 07001-2141

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

on behalf of Trustee Albert Russo docs@russotrustee.com

Bruce C. Truesdale

on behalf of Debtor Mohamed Mohamed brucectruesdalepc@gmail.com,

bctpcecf@gmail.com;r49787@notify.bestcase.com

Michael M Khalil on behalf of Debtor Mohamed Mohamed mkhalil@atrbklaw.com

Rebecca Ann Solarz on behalf of Creditor BAYVIEW LOAN SERVICING, LLC rsolarz@kmllawgroup.com Russell L. Low on behalf of Creditor Amgad Garas rbear611@aol.com,

ecf@lowbankruptcy.com;r57808@notify.bestcase.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7